#### United States Bankruptcy Court Eastern District of California

In re:
James Leslie Hill
Carmel Sue Hill
Debtors

Case No. 11-45771-C Chapter 7

#### CERTIFICATE OF NOTICE

District/off: 0972-2 User: admin Page 1 of 2 Date Rcvd: Nov 01, 2011 Form ID: b9a Total Noticed: 38

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Nov 03, 2011.
                    +James Leslie Hill, Carmel Sue Hill, 1616 Vista Creek Drive, Roseville, (
+Richard E. Dwyer, 800 W El Camino Real #180, Mountain View, CA 94040-2586
+BANK OF AMERICA N A, 450 AMERICAN ST SV416, SIMI VALLEY CA 93065-6285
+COFACE COLLECTIONS NORTH AMERICA INC, 3001 Division Street, Metairie LA 70
db/jdb
                                                                                                                               Roseville, CA 95661-5734
aty
19270929
19270936
                                                                                                                           Metairie LA 70002-5855
19270939
                  +DSNB AMERICAN EXPRESS, PO BOX 8218, MASON OH 45040-8218
+GC SERVICES LP, P O Box 2667, Houston TX 77252-2667
IC SYSTEMS INC, 444 Highway 96 Eas, St Pau MN 55127-2557
+IQOR INC, 335 Madison Ave 27th Fl, New York NY 10017-4653
+NATIONWIDE CREDIT INC, 2002 Summit Boulevard Suite 600, Atlanta GA 30319-1559
+NCO FINANCIAL SYSTEMS, 507 Prudential Road, Horsham PA 19044-2368
PHILLIPS COHEN ASSOCIATES, 695 Rancocas Road, Westampton NJ 08060-5626
+TOYOTA MOTOR CREDIT, 8950 CAL CENTER DR STE 202, SACRAMENTO CA 95826-3225
+UNITED COLLECTIONS BUREAU, 5620 Southwyck Blvd Ste 206, Toledo OH 43614-1501
+US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US BANK, PO BOX 108, SAINT LOUIS MO 63166)
+WELLS FARGO THE AVENUE, PO BOX 182789, COLUMBUS OH 43218-2789
+WELTMAN WEINBERG REIS, 965 Keynote Circle, Brooklyn Heights OH 44131-1829
                     +DSNB AMERICAN EXPRESS, PO BOX 8218,
                                                                                      MASON OH 45040-8218
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    +EDI: BLDPARTRIDGE.COM Nov 02 2011 05:43:00
                                                                                                 Lewis D. Partridge, PO Box 863,
tr
                      Sloughhouse, CA 95683-0863
EDI: EDD.COM Nov 02 2011 05:43:00
                                                                                   Employment Development Department,
smg
                      Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
EDI: CALTAX.COM Nov 02 2011 05:43:00 Franchise Tax Board, PO Box 29
                                                                                                                            PO Box 2952,
smg
                        Sacramento, CA 95812-2952
19270928
                     +EDI: BANKAMER2.COM Nov 02 2011 05:43:00
                                                                                            BANK OF AMERICA,
                                                                                                                           PO BOX 17054,
                       Wilmington DE 19850-7054
                                                                                    BARCLAYCARD, PO Box 8801, Wilmington DE 19899-8801
CALIFORNIA FRANCHISE BOARD, PO Box 942840,
19270930
                       EDI: TSÝS2.COM Nov 02 2011 05:43:00
                      EDI: CALTAX.COM Nov 02 2011 05:43:00
19270931
                        Sacramento CA 94240-0040
                     +EDI: CAPITALONE.COM Nov 02 2011 05:43:00
19270932
                                                                                             CAPITAL ONE, PO BOX 30281,
                    Salt Lake City UT 84130-0281
+EDI: CHASE.COM Nov 02 2011 05:43:00
+EDI: CITICORP.COM Nov 02 2011 05:43:00
                                                                                      CHASE, P O Box 15298, Wilmington DE 19850-5298
CITI CARDS CITIBANK, PO Box 6500,
19270933
19270934
                        Sioux Falls SD 57117-6500
19270935
                     +EDI: SEARS.COM Nov 02 2011 05:43:00
                                                                                      CITIBANK SEARS, PO BOX 6241,
                        SIOUX FALLS SD 57117-6241
                     +EDI: CITICORP.COM Nov 02 2011 05:43:00
                                                                                          CONOCO PHILLIPS UNION76 CITIBANK, PO BOX 6497,
19270937
                        SIOUX FALLS SD 57117-6497
                                                                                                              P O Box 6103,
19270938
                      EDI: DISCOVER.COM Nov 02 2011 05:43:00
                                                                                         DISCOVER,
                                                                                                                                       Carol Stream IL 60197-6103
                     +EDI: RMSC.COM Nov 02 2011 05:43:00 GE JCPENNEY, PO BOX 965007, ORLANDO FL 32896-5:
+EDI: HFC.COM Nov 02 2011 05:43:00 GOTTSCHALKS, PO BOX 28920, FRESNO CA 93729-8920
+EDI: CITICORP.COM Nov 02 2011 05:43:00 HOME DEPOT CITIBANK, PO BOX 6497,
19270941
                                                                                                                                       ORLANDO FL 32896-5007
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                    HEDI: OTTICORP.COM Nov 02 2011 05:43:00
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                      EDI: IRS.COM Nov 02 2011 05:43:00
                                                                                                                                Fresno CA 93888
19270947
                                                                                  INTERNAL REVENUE SERVICE,
                    +EDI: CBSKOHLS.COM Nov 02 2011 05:43:00 KOHLS CAPONE, PO BOX 3115, MILWAUKEE WI 53201-3115 +EDI: TSYS2.COM Nov 02 2011 05:43:00 MACYS, PO BOX 8218, MASON OH 45040-8218 +E-mail/Text: bankruptcy@sccu4u.com Nov 02 2011 05:39:48 SIERRA CENTRAL CREDIT UN,
19270949
19270950
19270954
                        820 PLAZA WAY, YUBA CITY CA 95991-3299
19270955
                     +E-mail/Text: bankruptcy@sccu4u.com Nov 02 2011 05:39:48
                                                                                                                     Sierra Central Credit Union,
                      820 Plaza Way, Yuba City CA 95991-3299
EDI: USBANKARS.COM Nov 02 2011 05:43:00
                     EDI: USBANKARS.COM Nov 02 2011 05:43:00 US BANK, P O Box 6344, Fargo ND 58125-6344 EDI: USBANKARS.COM Nov 02 2011 05:43:00 US BANK, PO BOX 108, SAINT LOUIS MO 63166 +E-mail/Text: BKRMailOps@weltman.com Nov 02 2011 05:53:02 WELTMAN WEINBERG REIS,
19270958
                                                                                                                                       Fargo ND 58125-6344
19270959
19270961
                        965 Keynote Circle, Brooklyn Heights OH 44131-1829
                                                                                                                                                    TOTAL: 26
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\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
19270958 ##US BANK, P O Box 6344, Fargo ND 58125-6344

TOTALS: 0, \* 0, ## 1

Addresses marked  $^{\prime+\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0972-2 User: admin Page 2 of 2 Date Rcvd: Nov 01, 2011 Form ID: b9a Total Noticed: 38

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2011 Signa

Joseph Speetjins



## UNITED STATES BANKRUPTCY COURT Eastern District of California

Robert T Matsui United States Courthouse 501 I Street, Suite 3-200 Sacramento, CA 95814

> (916) 930-4400 www.caeb.uscourts.gov M-F 9:00 AM - 4:00 PM

# **FILED**

## 11/1/11

CLERK, U.S. BANKRUPTCY COURT EASTERN DISTRICT OF CALIFORNIA

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines
A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/29/11.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Case Number:

11-45771 - C - 7

Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s)./Complete EIN, and Address(es):

James Leslie Hill

Carmel Sue Hill

xxx-xx-5706

xxx-xx-5231

1616 Vista Creek Drive Roseville, CA 95661

1616 Vista Creek Drive Roseville, CA 95661

Debtor's Attorney:

Lewis D. Partridge

Richard E. Dwyer 800 W El Camino Real #180

PO Box 863

Mountain View, CA 94040

Sloughhouse, CA 95683

747-224-7956 Telephone Number:

916-799-4132 Telephone Number:

#### MEETING OF CREDITORS

Robert T Matsui United States Courthouse, 501 I Street, Room 7-A, 7th Floor, Location:

Sacramento, CA

Date & Time: 11/28/11 04:00 PM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

Presumption of Abuse under 11 U.S.C. § 707(b) - See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

**Deadlines** – Papers must be *received* by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: 1/27/12

Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.

## **Creditors May Not Take Certain Actions**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

It is unnecessary to file claims at this time because it does not appear from the schedules that enough assets are available for payment of a dividend to creditors. If sufficient assets become available, you will be sent a Notice to File Claims.

## Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "It Is Unnecessary to File a Proof of Claim at This Time" on the reverse side.

See Reverse Side For Important Explanations.

Dated: 11/1/11 For the Court. Wayne Blackwelder, Clerk

## **EXPLANATIONS**

Filing of Chapter 7 Bankruptcy Case

A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine vour rights in this case.

Take Certain Actions

Creditors Generally May Not Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.

Presumption of Abuse

If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.

It is Unnecessary to File a Proof of Claim at This Time There does not appear to be any property available to the trustee to pay creditors. It is therefore unnecessary to file a proof of claim at this time. If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a) (2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Discharge phility of Cortain Debtor's listed on the front of this form. The benefit underly effice. Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.

**Exempt Property** 

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.

Bankruptcy Clerk's Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.

Creditor with a Foreign Address

Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---